## Self-funding community services with low-risk, low-cost, high-value investments

## Kevin Cox

In Australia, it is difficult for members of a community to invest in local infrastructure. Recent advances in information technology provide investing alternatives that are low-cost, low-risk and high-value. This paper describes Water Rewards to halve the cost of Water Infrastructure while providing community savers with secure high-value annuities. Water Rewards reduce the need for water restrictions and involve the community in the sustainability of water supply.

The paper is supported with a Water Rewards Mobile App mock-up.

Conference Themes: Money, Our relationship with the world

## Bio:

Kevin Cox is CEO of the R&D Company White Label Personal Clouds. The R&D is in the area of complex adaptive systems or colloquially "swarm intelligence". The research concentrates on applications of swarm intelligence to identity in the Internet of Things and to transfer of value in the financial system.

In 1990 Kevin co-authored one of the first text books on User Interface Design. He has a PhD in Information Systems that applied ideas of swarm intelligence to searching.

His previous position was as Founder and Researcher in Edentiti (now VixVerify) the major verification of identity service for Australians.